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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICANTS: Sturgis, et al.

DATE: June 7, 2006

SERIAL NO: 09/775,278

GROUP ART UNIT NO.: 3626

FILED: February 1, 2001

EXAMINER: PORTER, RACHEL L

FOR: "Method and Apparatus For Improving The Loss Ratio On An Insurance Program Book"

ATTORNEY DOCKET NO.: A99285US (98222/1)

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RESPONSE

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is a response to the Office Action mailed March 8, 2006. A shortened statutory period was set to expire three months from the date of the resetting, making a response due by June 8, 2006.

AMENDMENTS

Please amend the application as follows: